

**MIDWEST REGIONAL BANCORP, INC.**

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 3595020	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$73	\$99	34.9%		
Loans	\$55	\$76	37.0%		
Construction & development	\$7	\$12	84.4%		
Closed-end 1-4 family residential	\$7	\$8	21.8%		
Home equity	\$0	\$0	145.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	17.7%		
Commercial & Industrial	\$8	\$14	69.9%		
Commercial real estate	\$29	\$35	23.6%		
Unused commitments	\$4	\$7	81.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$6	292.4%		
Cash & balances due	\$1	\$7	475.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$64	\$88	36.2%		
Deposits	\$59	\$82	39.4%		
Total other borrowings	\$5	\$5	0.0%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$9	\$11	25.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	8.7%	--		
Tier 1 risk based capital ratio	9.7%	10.2%	--		
Total risk based capital ratio	11.0%	11.3%	--		
Return on equity <sup>1</sup>	-52.8%	1.3%	--		
Return on assets <sup>1</sup>	-7.2%	0.1%	--		
Net interest margin <sup>1</sup>	2.3%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	377.0%	418.8%	--		
Loss provision to net charge-offs (qtr)	226.2%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.1%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.4%	1.2%	2.7%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.5%	0.4%	0.7%	0.0%	--
Commercial & Industrial	0.6%	0.6%	2.2%	0.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.5%	0.3%	0.8%	0.0%	--